



Rev. 04.20.2006

## STACKING ORDER FULL DOC LOAN

### LEFT HAND SIDE (From Top to Bottom)

### RIGHT HAND SIDE (From Top to Bottom)

<ul style="list-style-type: none"> <li>• <b>Copy of Driver's License</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>Loan Submission Form</b> Completed by the Loan Officer</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Mortgage Coupon(S)</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>1008</b> *(Transmittal Summary)</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Copy of Insurance</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>1003</b> *(Loan Application)</li> <li>• <b>Borrower's Signature Authorization</b></li> <li>• <b>Credit Report</b> (If Applicable, credit supplements, Bankruptcy papers, . Divorce decree, child support doc)</li> </ul>
<ul style="list-style-type: none"> <li>➤ If subordinating a 2<sup>nd</sup> mortgage, we will NEED A COPY OF THE NOTE.</li> <li>➤ IF property is CONDO/PUD we will NEED HOA/Management Company's INFO</li> <li>➤ If home has a SEPTIC TANK, we will NEED A SEPTIC CERT.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Income Documentation</b> *(2 most recent Pay Stubs, last 2 years W2s) *(IF SELF-EMPLOYED, copy of last 2 years tax returns. IT IS IMPORTANT THAT THE BORR.COBO RR SIGN THE 2<sup>ND</sup> PAGE OF THE TAX RETURNS)</li> <li>• <b>Bank Statements</b> *(12 months)</li> <li>• <b>Purchase Contract</b> *(If it is a purchase transaction)</li> <li>• <b>Appraisal</b> *(Loans over \$1 M require TWO appraisal) – Standard/NO Exception</li> <li>• Signed Disclosures               <ul style="list-style-type: none"> <li>○ GFE</li> <li>○ MLDS</li> <li>○ TRUTH-IN-LENDING (TIL)</li> <li>○ Mortgage Loan Origination Agreement (MLOA)</li> <li>○ ECOA (Equal Credit opportunity Act)</li> <li>○ Fair Lending</li> <li>○ Credit Score Disclosure</li> <li>○ Servicing</li> <li>○ Right to Receive Appraisal</li> <li>○ Patriot Act</li> </ul> </li> </ul>